





PROGRAM HIGHLIGHTS:

- Designed for lower-income families
- Must be owner-occupied, 1-unit primary residence financed through Freddie Mac
- Lowers interest rate by 0.5% and a reduction in monthly payment
- Income at or below 100% of the Area Median Income

- Borrower will receive \$500 credit at closing if they have an existing appraisal
- Reduced Documentation requirements

THE POWER OF YES 855-710-7100 | sales@admortgage.com | admortgage.com

A&D Mortgage LLC is an Equal Housing Lender. NMLS ID #958660. 899 W Cypress Creek Rd, Fort Lauderdale, FL 33309 1-855-ADLOANS (1-855-235-6267). A&D Mortgage LLC is licensed by AL # 23203 "Alabama Consumer Credit Licenses", AZ #1006747 "Arizona Mortgage Banker Licenses", AR #958660 "Arkansas Combination Mortgage Banker-Broker-Servicer Licenses", CA #60D8053270 "Loans made or arranged pursuant to a California Financing Law licenses", CA #41DB0-58930 "Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act", CO "Mortgage Company Registration", CT #ML-958660 Mortgage Lender License, DC #MLB958660 "Mortgage Lender License", ID # MBL-2080958660 "Mortgage Broker/Lender Licenses", IL #MLB6. 6761475 "Residential Mortgage Lender Servicer Licenses", IN # 65611, "Mortgage Lending Licenses", KS # MC.0026705 "Mortgage Company Licenses", IN # MC794178 "Mortgage Company Licenses", MD "Mortgage Lender Licenses", ME "Mortgage Banker License", ME "Supervised Lender Licenses", MF #R0023142 "Ist Mortgage Broker/Lender/Servicer Registrant"; MS #31342 "Mississippi Mortgage Lender Licenses", MT "Mortgage Lender Licenses", NE Mortgage Banker Licenses, NH# 23561-MB "Mortgage Banker Licenses", NJ Licensed by the NJ Department of Banking and Insurance: Residential Mortgage Lender Licenses, NC #L-186481 "Mortgage Lender Licenses", NF #MS486 "Mortgage Lender Li